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# Education

## Ontario



Ministry  
of  
Education

Ministry of  
Colleges and  
Universities

Hon. Bette Stephenson, M.D., Minister  
Harry K. Fisher, Deputy Minister



## Commission to study restructuring of the university system

Edmund C. Bovey, a distinguished business and community leader, has been appointed chairman of a Commission to restructure the universities of Ontario.

Mr. Bovey, who retired as chairman of Norcen Energy Resources Ltd. in 1981, is a director and member of the executive committee of many Canadian corporations, including: Canada Packers Inc., Abitibi-Price Inc., Hollinger Argus Ltd., The Canadian Imperial Bank of Commerce, and Norcen. He is also chairman of the board, Wellesley Hospital, Toronto, a member of the board of Massey Hall and Roy Thomson Hall and the National Ballet of Canada.

In chairing the Commission, Mr. Bovey will be joining Dr.

Ronald L. Watts, principal and vice-chancellor of Queen's University and Dr. J. Fraser Mustard, former vice-president of Health Sciences at McMaster University, former member of the Ontario Council of University Affairs, and now president of the Canadian Institute of Advanced Research.

The Government is establishing the Commission to produce a detailed operational plan to effect changes in the university system.

The Government has asked that Commission to address itself to the structure of the universities as a system. In her statement to the Legislature, Colleges and Universities Minister Dr. Bette Stephenson said: "I believe that the universities of tomorrow

should have more clearly defined, different, and distinctive roles."

The Commission has also been asked to address the issue of accessibility to university level education in the context of economic realities and a restructuring of the universities.

Other issues that will be addressed by the Commission include:

- Appropriate ways to encourage ongoing faculty renewal and replacement;

- the appropriateness of program weights as one of the determining factors funding distribution arrangements;

- the possible separating of research funding from instructional funding to ensure a harmonious blending of provincial and national objectives in research carried out in universities;

- the distribution of provincial capital support and the role of private sector support in the maintenance and enhancement of the physical structures of the system;

- appropriate tuition fee policies that reflect on the one hand, accessibility policies recommended and on the other, equitable levels of student contribution with respect to the overall cost of the university system.

The Commission will report its plan of action in summer, 1984.

## New education technology division established

The Ministry of Education has created a new Education Technology Development Division to focus on the increasing impact of information technology in education.

Deputy Minister Harry Fisher announced the appointment of Douglas A. Penny as Assistant Deputy Minister responsible for the new division. Mr. Penny, formerly executive director of the planning and policy analysis division, has been the senior official responsible for the ministry's BILD-funded educational microcomputing initiatives.

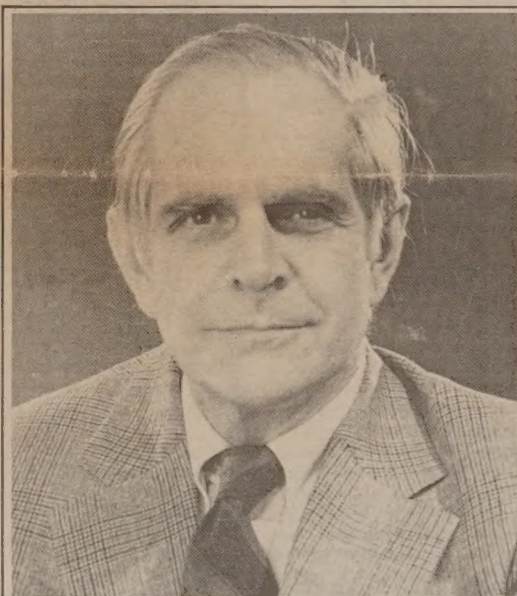
The new division will consist of three units. The School Board Services unit will continue the development and management of the school board-ministry co-operative Educational Computing Network of Ontario. While continuing to provide administrative applications, the unit will become a means of co-operatively providing a wide range of education-related computer services to

school boards.

A second unit, the Computers in Education Centre, will be involved with the future development of hardware and software for educational purposes and with the curriculum matters that are emerging with the microcomputer applications in education.

The third unit is the ministry's Correspondence Education Service which is increasingly experimenting with high-technology alternatives such as Telidon to move lessons to individual students and courses to remote schools.

Dr. Fisher said that the new division is the first of its kind in an education ministry in Canada. "The challenge the division faces will be exciting for those working within it. Its creation clearly signals the government's commitment to ensuring that the developing information technologies are used to the full benefit of Ontario's education system," Dr. Fisher said.



Benson Wilson, Assistant Deputy Minister, university and student affairs, was recently appointed Chairman of the Ontario Manpower Commission. Mr. Wilson began his new duties on February 6.

## Early primary education project established

The Ministry of Education has established an Early Primary Education Project aimed at improving the quality of programs and services for young children.

Heading the Project will be Frances Poleschuk, formerly Director of the Elementary Education Branch and the North-western Regional office of the Ministry.

The project team will concentrate on more effective communication and co-ordinated planning among the many institutions, organizations and government agencies involved in providing support services to families and young children.

The Early Primary Education

Project team working with Ms. Poleschuk will include a secretariat of three education officers, including a francophone educator. Their work will end on December 31, 1984.

The team will be assisted by an advisory committee consisting of representatives of teachers, principals, parents, trustees, supervisory officers, and other ministries. The advisory committee will identify issues and offer suggestions.

Members of the public and representatives of public organizations interested in the care and education of young people are asked to present their views to the project team.

## Focus on leadership theme of March conference

FOCUS ON LEADERSHIP is the theme of a conference to be held in Toronto on Thursday and Friday, March 29 and 30, 1984. The Ministry of Education, the Ontario Women's Directorate and all of the organizations representing teachers, supervisory officers, administrators and trustees have joined together to sponsor the conference.

The Hon. Robert Welch Q.C.,

Deputy Premier and Minister responsible for Women's Issues and the Hon. Bette Stephenson M.D., Minister of Education and of Colleges and Universities will be major speakers on government policy. Workshops will be aimed at helping school boards and their senior management personnel develop and implement affirmative action policies for women in their employ.

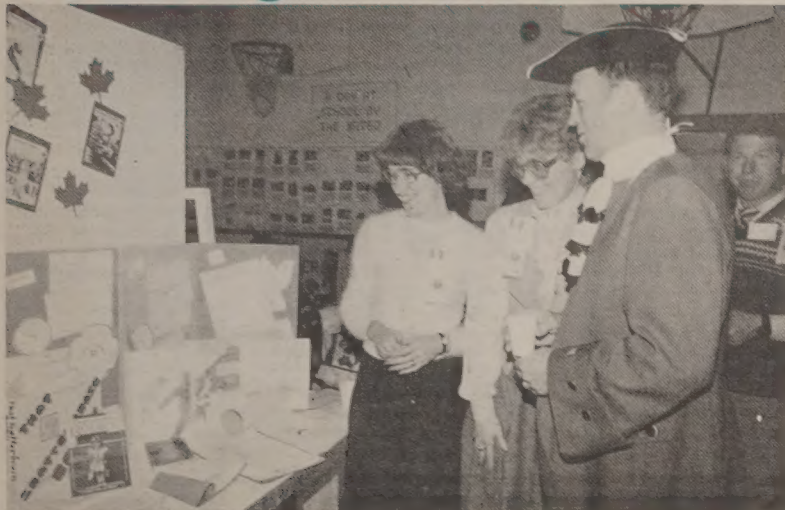
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# Grey Owl's heritage week huge success



In the garb of a town crier of early Ontario, Fred McFadden, Scarborough's Bicentennial co-ordinator, views resource materials with teachers Eileen Chalk (left) and Brenda Willoughby. Photo courtesy Scarborough Board of Education.

Pupils from over 50 countries attending a Scarborough junior public school have learned about Ontario's pioneer heritage during a week-long program of activities supported by over 15 organizations and support groups.

Grey Owl Junior Public School, which has an enrolment of 515 students in grades K-6, is located in the Malvern area of Scar-

borough, a community shared by people of many ethnic origins.

The students at the school represent over 50 countries, according to Grey Owl's curriculum chairman Rick McLaren.

To celebrate Ontario's Bicentennial, and to encourage respect for the many cultures in the community, he and librarian Judy Randle organized a Heritage

Week program. Parents and representatives from many organizations were invited to make presentations to the students.

For example, Nisar Sheraly, the parent of a Grey Owl pupil, gave a 20-minute slide presentation to the children showing life in his native Zanzibar. Mrs. Jessie Daily and Mrs. Joan Boucher of Black Creek Pioneer

Village demonstrated 19th century crafts such as butter churning, teasing fleece, and using dye materials to make clothes.

In addition, the children participated in a spelling bee using 'pioneer words' like spill and flax, tried their hands at punch rug making, and played games from the pioneer area. Ina Ferguson of the United Empire Loyalists Association showed the children the kinds of dresses worn by pioneer women.

The week's program largely took place in the school gym and library to accommodate the many records, posters, cassettes, demonstrations and displays which were part of the program. The Toronto Historical Board's display, "The Torontonians", which usually appears in shopping malls, was erected in the corridor outside the library.

Carol Milroy showed the children how to make the apple dolls which were such favourites of pioneer children, and John Carter of the Ministry of Citizenship and Culture appeared at the school in the costume of a nineteenth-century craftsman to show how the pioneers made pegs and toys.

Rosemary Kovac, of the North York Historical Society's Gibson House gave a demonstration of the operation of a spinning wheel, and Dave DeBoer, of the Toronto Historical Board, taught the children about nautical crafts with the aid of a sailor's uniform and chest.

The students were also encouraged to participate actively in "Heritage Week". About one-quarter of the children came to school in costumes representing their culture and family heritage.

The Ontario Heritage Foundation took part in the activities by distributing buttons and stickers celebrating the Bicentennial to the children.

How did the children respond?

"Very positively," said Mr. McLaren. "In a multicultural group such as ours, kids want to develop more of an understanding of the heritage of Ontario and of Canada, and of what they stand for." He added that many of the children from overseas were even more supportive than native-born children, because of the importance which heritage and history hold for many ethnic groups.

McLaren added that children were encouraged to explore the multicultural nature of their community by studying flags of the world and hats from many countries.

"We tried to show that because a hat, for example, looks funny or strange to you, it can be perfectly acceptable in another culture. We want them to learn that strife between cultures often occurs simply because we are ignorant of the language or costumes of other people."

Mr. McLaren found that the students were particularly interested in the guest speakers who attended at the school during Heritage Week.

"The kids have been asking lots of questions," he noted.

"We've been fortunate in having people come in who have been trained to instruct kids at their age level. This has had a tremendous impact on the students. Some speakers have had the kids almost eating out of their hands."

Chuck Pritchett, principal of Grey Owl school, said he believed that Heritage Week had been highly successful and gave full marks to Rick McLaren and Judy Randle for conceiving the idea and putting it into effect.

"We've had involvement from parents and outside volunteers, and we've been pleased to show the community the number of services available for the benefit of the children in the area", he said.

## York region board evaluates French core program

The nature and scope of core French programs has been an important educational issue which has concerned administrators and teachers for more than a decade. Many claims and counter-claims have been made regarding the importance, usefulness and effectiveness of these programs. A variety of starting ages, lengths of instruction time and language teaching methodologies have been and continue to be tried in core French throughout the province. The following is a brief report of recent efforts on the part of an Ontario School board to obtain empirical evidence regarding several key issues which affect core French at the elementary school level.

In 1981 a large-scale two year study of core French was initiated by the York Region Board of Education. The study was carried out in the Modern Language Centre, O.I.S.E. by R. Ullmann, Principal Investigator, Esther Geva, Senior Research Officer, Lynda Mackay, Research Officer and H.H. Stern, Consultant. The general purpose of the study was to assess the strengths and weaknesses of the 40 minute per day Grade 1 to 8 core French program instituted by the Board in 1977-78 and to indicate places for improvement where appropriate.

Year I (1981-1982) of the study was the pilot phase during which instruments were adapted and developed and procedures for the forthcoming large-scale study were established. This preliminary phase was necessary since very few comprehensive evaluation studies of core French had previously been carried out and since few appropriate instruments

were available for the type of evaluation of core French envisaged in this project.

The large-scale phase of the study was undertaken in Year II (1982-1983). The sample for this phase consisted of a total of 52 Grade 2, 4 and 8 classes representing all four areas of York Region. Principals, parents, classroom teachers and French teachers also formed part of the sample since the approach to this evaluation study was a comprehensive one. Four areas were considered during the study: curriculum analysis, program implementation, opinion and attitude surveys, and student assessment.

The evaluation approach was also a formative one, for the evaluation team worked with the Board, its administration and its teachers in an attempt to assess and improve the core French program as it was in the process of being implemented in the schools. The main findings, interpretations and recommendations of the study were prepared in a final report and presented by the research team to the York Region Board of Education in early October, 1983.

While the study has dealt with a variety of issues it is only possible to comment here on one or two salient findings of the report. The study has found that Grade 8 students who have started core French in Grade 1 and who, therefore, have had the longest period of contact time with French studies (960 hours) do better in French on the whole and tend to feel more positive about French studies than do students of the same age who started French in

Grade 5 and have therefore had a much shorter period (480 hours) of French studies.

In addition there is evidence to show that a majority of students in the sample progressed in their French achievement from grade to grade and within a grade from the beginning to the end of the school year.

The report therefore has noted that 40 minutes per day from Grade 1 to Grade 8 appears to be an appropriate time allowance for teaching French and seems to provide students with a basis for future French studies.

Ever mindful of the formative nature of this evaluation study the report goes on to recommend certain modifications of the program content and teaching methodology and makes specific suggestions for professional development.

The general implications of this study are twofold. Firstly, the study is an important step in establishing a body of empirically based information for administrators and teachers about what core French is and what it can be expected to accomplish. Secondly the study provides a model which can be used for future systematic evaluations of core French programs in the province. As more empirical studies of this nature become available they will serve as a valuable resource for educators who are facing important decisions about French programs.

For more information about the York Region Core French Evaluation Project contact: Rebecca Ullmann OISE/MLC 252 Bloor Street West, Toronto M5S 1V6

## Ontario map natural resources bicentennial project

Just in time for Bicentennial Year studies, a colourful, antique map of Ontario as it looked in 1784 has been published by the Ontario Ministry of Natural Resources.

Packed with historical information and illustrations, the poster-size map has been produced in a limited edition of 60,000.

Produced by the Surveys and Mapping Branch as a Bicentennial project, the five-colour map is a replica of that part of British North America which subsequently became Ontario. It shows Indian nations, adjacent countries, French forts and trading posts, Loyalist settlements, and the original nomenclature for

lakes, rivers and segments of the province. Pictures include historical figures, militia uniforms, regimental colours, old buildings and early surveying illustrations.

A rich resource for teachers of the primary, junior and intermediate division, the map is also described by the Ministry of Natural Resources as a "real conversation piece, worthy of framing for recreation room, school room or office..."

The map will go on sale March 15 at \$3 a copy at the 700 Ontario offices of the Canada Post, 47 district offices of the Ministry of Natural Resources, and at other high-traffic and tourist locations.

## University graduates finding employment survey shows

Over 88 percent of the university graduates who entered the labour force after graduating in the spring of 1982, are employed, 71.5 percent full-time and 17.3 percent part-time.

The statistics are contained in a graduate employment survey which was recently released. The survey shows that 11.2 percent of the graduates who entered the labour force did not find employment. At the time the survey was conducted the unemployment rate for all those in Ontario between 20 and 24 years of age was

18.7 percent.

The survey states that those employed full-time are experiencing high degree of satisfaction with their jobs, with their salaries and with the opportunities for advancement. Most of those surveyed said a degree was required for the employment they found.

The survey included graduates from the province's 15 universities, Ryerson Polytechnical Institute and the Ontario College of Art.



# Changes to Teachers' Pension Plan

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## Extensive Benefit Improvements

Some important improvements in benefits under the Teachers' Superannuation Plan will take effect on September 1st 1984, including:

- a new "best five year" formula for calculating pensions to replace the current "best seven"
- a significant reduction in penalties for early retirement
- a reduction in the current CPP offset
- an innovative arrangement to allow teachers to make full pension contributions while participating in part-time position-sharing schemes.

These improvements, along with many other major and minor changes both in benefits and in the administration of the Teachers' Superannuation Plan, were incorporated in Bill 148 to revise the Teachers' Superannuation Act, which received its final reading in the Ontario Legislature on December 16, 1983.

In 1980, Premier William Davis established a Joint Committee on Teachers' Superannuation. The Premier asked the Committee, comprised of representatives of both the Government and the Ontario Teachers' Federation, to discuss the outstanding issues and to make recommendations for changes to the Act. Since any amendment to the Act involves financial and policy aspects as well as impact on the teaching profession, three Government Ministries — Education, Government Services and Treasury and Economics were represented on the Committee.

## Lengthy discussions

The Joint Committee held 23 formal meetings and many more

informal meetings over an 18-month period. In July, 1982, agreement in principle was reached on 29 recommendations for major changes to the Act, along with numerous minor modifications. Because of the extreme complexity of the task, the Bill to amend the existing Teachers' Superannuation Act required twelve drafts in the course of a year to reach its final form.

## Implementation backdated

The delay in introducing the legislation meant however that these teachers who had elected to retire at the end of May 1982, on the understanding that the new Act would be in effect, were without benefit of the new provisions. As a result, many of these teachers were receiving pensions far below what they had expected under the "best 5" and the reduced "B" and "F" penalties provisions in the proposed new Act. To address this problem, the original implementation date for entitlement to the improved benefits was retained. Teachers who have retired since May 1982, will receive the same improved benefits as retirees after September 1st 1984.

Unfortunately, financial and administrative circumstances made it impossible to backdate those improved benefits to the date of retirement for those who retired prior to September 1st, 1984. To do so would have required a corresponding backdating of the increased contribution rate which takes effect on September 1st, 1984. In their discussions, representatives of the Government and the Ontario Teachers' Federation agreed that such a backdating of contributions on the part of current teachers was neither practical nor

desirable.

Neither was it possible to attempt to extend the improved benefits eligibility to those who retired prior to May, 1982. It is a basic principle of virtually every pension plan, after all, that individuals contribute in direct proportion to the benefits they expect to receive, and that only those who bear the cost of changes in the plan should expect to benefit from them. The expense of extending the improved benefits to all current pensioners would be enormous, and would require a much greater increase in the matching contribution rate.

Although it is recognized that many current retired teachers are existing on low pensions, this situation is not unique to the teaching profession. Therefore, rather than address the problem of low pensions for each individual group, the Ontario Government, through such programs as GAINS and in its response to the Federal Government's Green Paper on Pensions, will be endeavoring to come to grips with this issue for all pensioners who have lower than average retirement income.

## Synopsis of Changes

For convenience, the major changes have been grouped in the Teachers' Superannuation Act into five broad categories:

- Benefit Improvement
- Administration
- Legislation
- Housekeeping
- Financial

## Benefit Improvements

Among the many benefit improvements in the revised Teachers' Superannuation Act, five are of particular importance.

## I: "Best Five Years"

As of September 1st, 1984, pensions will be calculated on a teacher's average salary over the best five years, rather than the current seven years. As the Honourable Bette Stephenson, Minister of Education, observed in introducing this change to the Ontario Legislature, it is "certainly the most expensive and probably the most desired of all

ment penalties, at this time eliminating these penalties would generate incredible costs that the Fund cannot afford. However, it was agreed between the Government and teachers that the basis for the "B" and "F" reduction factors should be consistent with the other pension calculations of the plan. In 1971, the formula for calculating an "A" pension was changed from an age reduc-

Retiring teacher with 35 years service and "90 factor."

Example A

Year	Best 7	Best 5
1	\$ 20,000	\$20,000
2	\$ 18,500	\$18,500
3	\$ 17,000	\$17,000
4	\$ 15,000	\$15,000
5	\$ 13,000	\$13,000
6	\$ 11,000	—
7	\$ 10,000	—
	\$104,500/7	\$83,500/5

Average Salary = \$ 14,929 = \$16,700

Increase = \$1,771 in average salary

Retiring teacher with 35 years service and "90 factor."

Example B

Year	Best 7	Best 5
1	\$ 35,000	\$ 35,000
2	\$ 33,500	\$ 33,500
3	\$ 31,000	\$ 31,000
4	\$ 29,500	\$ 29,500
5	\$ 27,000	\$ 27,000
6	\$ 25,500	—
7	\$ 23,000	—
	\$204,500/7	\$155,000/5

Average Salary = \$ 29,214 = \$ 31,200

Increase = \$1,986 in average salary

the amendments within this Act."

As a result, all retiring teachers will now qualify for a higher pension.

As well as improving benefits, this change could help to ease the problem of declining enrolments by making retirement a more financially attractive option for teachers who have already acquired the "90 factor."

Most pension plans have some provision for reducing or "discounting" pensions in the case of early retirement. The teachers' plan, which bases its pension calculation on a combination of age and service years has penalties for early retirement in respect of less-than-full credit for age and/or service. This practice reflects the actuarial assumption that a teacher who retires prior to reaching age 65 will usually collect a pension for a longer period than a teacher who retires at age 65. Similarly, a teacher who has contributed to the Fund for 35 years has accumulated far greater credit in the Fund than has a teacher with less service. Thus if a 60-year-old teacher with 25 years service retires, reduction penalties would be applied to both the age and service factors.

While the future trend in pension plan reform may lead toward removal of early retire-

## Teacher's pension plans in Ontario

The history of teachers' pension plans in Ontario extends back well before Confederation. The first forerunner of the modern Teachers' Superannuation Plan was the Ryerson Superannuation Fund, named after Egerton Ryerson, the great pioneer of Ontario education. Established to provide pensions for "worn-out common school teachers" in the Province of Upper Canada, the fund was paying annual pensions of between \$7 and \$40 to 101 persons by 1856, mainly due to "age and infirmity".

As the Ryerson Fund evolved, it took on more resemblance to a modern pension plan. Contributions became compulsory for those who wished to share in the benefits of the plan. The final pension was related to years of

service, paying \$5 per annum for each year of service, and was available as early as age 60. A further modern note was struck by the plan's failure to fully fund all its liabilities, and even in these early times the government, although not an official sponsor of the plan, was paying a large share of the costs.

In the early 1900s the government gave Urban Boards the power to establish Superannuation Funds for their teachers, but the experiment was not a success. Finally, in 1917, after many years of discussion involving the Ontario Educational Association, the first directly government-supported pension scheme was established by the Teachers' and Inspectors' Superannuation Act.

That piece of legislation proved remarkably serviceable, being amended many times but never entirely rewritten until the current set of revisions. From the very beginning, for example, the Act provided for the plan to be administered by a Commission made up of representatives of the Ministry of Education and the Ontario Educational Association (the forerunner of the modern Ontario Teachers' Federation).

Benefit levels, of course, improved dramatically over time. To take just one example, the basis on which pensions were calculated changed in 1954 from the last 15 years to the last 10. In 1966 this was changed again to best 7, integrated with CPP. And there it remained until this year.



tion factor to the 90 factor base. The "B" and "F" pensions however, remained on age reduction factors.

Under the existing formula, "A", "B" and "F" pensions are determined as follows:

**A pension** — based on the "90 factor". Full pension where age plus years of service equal 90 points or more.

**B pension** — where an individual aged 55 or over has 30 years of service or more but falls short of the 90 points. Here the pension is reduced by 5% for each year under age 62.

**F pension** — where an individual aged 55 or more has between 10 and 30 years of service. Here the pension is reduced by 5% for each year under age 65.

In rationalizing this discrepancy, the new Act incorporates the 90 factor base for all pension calculations, thus eliminating the old "A", "B" and "F" categories.

The only exception to the new rule is for individuals with less than 30 years of service, where in some cases the old "F" formula calculation (reduction by 5% for each year under age 65) results in a lower penalty. In these instances, the lower penalty will still apply.

new formula will significantly reduce the old penalties and thus make early retirement a much more attractive option for those teachers who would prefer to retire early yet can not afford to do so under the current penalty system. This, in turn, may have a positive impact in terms of dealing with the problem of declining enrolment. At the same time, this provision is affordable both for the Fund and for the contributors.

## 2: Reduction in CPP Offset

The Teachers' Superannuation Plan, like almost all private pension plans, is integrated with the Canada Pension Plan (CPP) to reflect the contributions made to that plan over the years of the individual's employment. The final pension payable under the Teachers' Superannuation Plan is reduced, or "offset", by an amount corresponding to the individual's CPP entitlement.

The current integration formula is based on an individual's Year's Maximum Pensionable Earnings (YMPE) under the Canada Pension Plan in the last year of employment. The amended formula is based instead on an average of the last three years' YMPE. This average will be lower than the final year's YMPE, leading to a reduction in the

# Changes reflect modern thinking on pension reform

The world has changed considerably since the Teachers' Superannuation Act was last amended in 1975. Some revision would have been necessary in any case to bring it up-to-date. The very extensive changes that were made, however, were designed to do a great deal more than that.

In making their recommendations for revision of the Act, the Joint Committee on Teachers' Superannuation were guided by a number of important goals:

- To reflect contemporary thinking on pension plan reform.
  - To streamline administration.
  - To modernize the legislation.
- Pension plan reform has become a subject of intensive discussion and debate in both the public and private sectors since the mid-1970s. The revisions of the Teachers' Superannuation Act reflect the most modern thinking on pension plan reform, and parallel recent revisions to other

Ontario public service pension plans. As well as generally improving benefits, the revisions rectify a number of minor inequities contrary to modern pension plan thought, such as the treatment of retired teachers who return to work on an occasional basis. The accompanying modernization of the legislation to bring it into line with amendments to other legislation is also very much in keeping with modern pension plan thought in terms of such issues as survivor allowance after remarriage and treatment of common law marital partners.

The many amendments to the Teachers' Superannuation Act since 1917 had eventually created a rather confusing patchwork quilt of provisions. Further amendment, without a complete re-

writing of the Act, would have produced unnecessary difficulties in the interpretation and administration of the plan. Moreover, the Act as it stood failed to reflect recent amendments to other important legislation, such as the Family Law Reform Act and the Pensions Benefits Act. The complete rewriting of the Act has brought it into the modern age, eliminating out-of-date or obsolete provisions and references and reflecting contemporary social attitudes on such issues as common law marriage.

The legislation contains a series of administrative improvements and rationalizations, particularly in the operations of the Teachers' Superannuation Commission, to make the workings of the plan more efficient and effective.

YMPE is \$18,500. Under the old formula the CPP offset would be:

$$\begin{aligned} &007 \times 17 \\ &(\text{years of CPP contribution since 1965}) \\ &\times \$18,500 = \$2,201.50 \\ &(\text{YMPE}) \end{aligned}$$

Under the new formula, the CPP offset will be based not on the final 1983 YMPE, but on the average of the past three years' YMPE.

applies only to current full-time teachers, not to the part-timers who will be hired to share their positions. There is a three year limit on each individual's participation, and a maximum allowable credit of 1.80 years. There is also a 1989 "sunset" clause on this provision, by which time it is estimated declining enrolment should indicate a reversing trend. At that time, it is expected that more full-time positions will open up for the pool of part-time

teacher. As a result, many have considerably less than 30 years of service as they reach retirement, and face lower-than-average pensions.

A background in business and industry was, for these teachers, an important part of their teaching expertise. In fact, a number of years of business and industrial experience was required for entrance into a teacher certification program. In recognition of that fact, the Teachers' Superannuation Act has been amended to permit direct payments into the Superannuation Fund for the number of years of business and industrial experience that were required for entrance into a certification program.

Contributions cannot, however, be made for any years in excess of the number originally required. Moreover, in complying with Revenue Canada regulations, only those individuals who were participating in a pension plan during those years of required experience are eligible to acquire additional pension credit, providing they are not eligible to receive a pension in respect of this previous service. For those teachers who qualify, the amendment will make it possible to increase their pension to a more equitable level.

Example A: B Pension	Old reduction	New reduction
Service 32 years	62 - 57 = 5	90 - (32 + 57) = 1
Age 57	5 × 5% = 25%	1 × 5% = 5%

In this example, the new formula results in a reduction of just 5%, compared to 25% under the old formula.

Example B: F Pension	Old reduction	New reduction
Service 28 years	65 - 57 = 8	90 - (57 + 28) = 5
Age 57	8 × 5% = 40%	5 × 5% = 25%

Here again, the new formula results in a significantly reduced penalty compared to the old formula.

Example C: F Pension	Old reduction	New reduction
Service 20 years	65 - 62 = 3	90 - (62 + 20) = 8
Age 62	3 × 5% = 15%	8 × 5% = 40% (not applied)

This teacher, as this example shows, will be better off under the old formula, which will continue to be applied since it results in a lower penalty.

In most cases, however, the

current CPP offset.

## Example

A teacher earning \$35,000 has been enrolled in the Canada Pension Plan since 1965 and retires in 1983. The final

$$\begin{aligned} \text{e.g. } &\$14,700 + \$16,500 + \$18,500 \\ &(\text{1981}) \quad (\text{1982}) \quad (\text{1983}) = \$15,567 \\ &3 \end{aligned}$$

The CPP offset will now be:

$$.007 \times 17 \times \$15,567 = \$1,971.47$$

In other words, this teacher is \$230.03 a year better off than under the old calculation.

## 3: Position-Sharing Arrangements

One of the worst effects of declining enrolment, for both teachers and students, has been a restriction in job opportunities available for young teachers graduating from the faculties of education. This denies elementary and secondary students access to contemporary knowledge in new fields like computer education, and it is also forcing more senior teachers to step outside their preferred discipline to teach other specialties.

The new position-sharing provision, however offers a method of expanding the range of job opportunities for younger teachers and as well, it will provide career alternatives for established teachers. Under such an arrangement, a full-time teacher may elect to work between 40% and 60% of the time, in effect "sharing" the job with a new part-time teacher. In order to facilitate these arrangements, the new legislation allows a teacher who participates, to maintain full pension rights by contributing to the Teachers' Superannuation Fund on the unearned portion of the regular salary the teacher would have made in a full-time position.

This arrangement, which was negotiated with Revenue Canada,

teachers that will have been maintained through the position-sharing schemes.

Clearly, this amendment could make position-sharing particularly attractive to senior teachers who want to wind down their teaching commitments without reducing their final 5 year salary average or without losing any service credit. Equally, it will benefit younger teachers who wish to spend more time at home raising children without losing pension credit in the Fund.

At the same time, position-sharing will make more room for occasional, currently redundant and newly graduating teachers. It will allow school boards greater staffing flexibility, particularly in meeting needs for specialized teaching, and students will benefit too, both from an immediate influx of younger teachers, and from the maintenance of a larger pool of experienced teachers for the future.

## 4: Credit For Related Business and Industrial Experience

With the great expansion in technical education from the 1950s onwards, many new teachers were drawn into the profession from business and industry. Typically, these teachers joined the profession at a much later age than the average new

## 5: Increased Interest on Death Benefits

There are a number of circumstances under which a teacher's accumulated contributions to the Teachers' Superannuation Fund, along with interest earned, will be refunded after that teacher's death, as a death benefit. For example:

- where the teacher's contributions have not been "vested" in the Fund, so that no survivor allowance is payable (vesting takes place after 10 years of service and 45 years of age)
- where there is no surviving spouse or dependent eligible to collect a survivor allowance
- where funds remain after all survivor allowances have been fully paid.

Interest on such death benefit payments has under the old Act been calculated at the rate of 3% per year, compounded semi-annually. Under the new Act, the returned contributions will earn interest at the "Fund rate"

# Two changes in effect immediately

While most of the changes contained in the new Act take effect from September 1st 1984, two apply immediately:

• **Treatment of occasional teachers.** Retired teachers awaiting the commencement of their pensions can now work up to 20 days without any impact on SABA escalation.

• **Survivor allowance after remarriage.** Spouses of deceased contributors can now marry without losing the survivor allowance. Moreover, spouses of deceased contributors whose allowance has previously been discontinued on account of remarriage can now apply immediately for reinstatement, no matter

when the allowance ceased. While payments cannot be made retroactively, they can recommence as soon as the application is accepted.

The Teachers' Superannuation Commission will attempt to contact all those who will be affected by this change. However, many will have moved since survivor allowance payments ceased. If you know any widows or widowers of former teachers who have lost their survivor allowance as a result of remarriage, please inform them of the change and ask them to apply to the Commission for reinstatement.



— that is, the rate of return on the Fund's investments during the years in which the contributor had credit in the Fund.

Suppose, for example, that a teacher contributes \$1000 per year for the last four years. At a compound interest rate of 3%, that teacher would have accumulated \$184.00 at the end of the 4th year under the old Act. Now, using the Fund rate during those same 4 years, 8.6%, 8.88%, 9.35% and 10.25%, and the new interest calculation formula, the same teacher would accumulate \$834.00, a difference of \$650.00 in earned interest. The death benefit paid out will be considerably higher under this new and more equitable method of calculation.

#### Other Benefit Improvements

##### Increase in Foreign Service Entitlements.

Individuals with approved foreign teaching service will now be able to make direct payments to buy up to 15 years of service under the Teachers' Superannuation Plan, as opposed to the current limit of 10 years.

Since the Ministry of Education is promoting, through the Ontario Educational Services Corporation, an expansion of Ontario's responsibility and participation in foreign educational projects, the Teachers' Superannuation Act has been amended to similarly expand the provision in respect of Fund participation for those certified teachers who elect to enroll in an approved foreign program.

The Minister of Education will now be responsible for approving those foreign projects in which Fund participation will be accepted. This greatly expands the current Commonwealth and Third World Country locations for project participation.

Furthermore, those participating teachers will now be permitted to continue, on an ongoing basis, participation in the Fund and in the Adjustment Fund while engaged in the foreign service. Currently, teachers may buy credit for this service on a first or a second chance basis.

Depending on how the repayments are made, the teacher could face interest charges on those amounts not repaid within certain time limitations. The new provision will eliminate any chance of interest accrual, since the contributions may now be made as monthly salary deductions.

##### Direction of Survivor Allowance

The rate of marriage breakdown has increased dramatically in recent years which has generated a number of administrative problems for the Teachers' Superannuation Commission. It is not uncommon now for there to be more than one spouse or former spouse entitled to a survivor allowance. However, the old Act has no authorizing provision to allow the Commission to grant a survivor's or dependent's allowance to more than one spouse. Therefore, rather than the Teachers' Superannuation Commission assuming the responsibility for arbitrating which spouse will receive the allowance, the new Act empowers the Commission to apply for a court ruling on the dispute. The courts will then determine where the payments will be directed, specifying the division of the allowance between more than one applicant where necessary, under the Succession Law Reform Act.

##### Option of Increased Allowance for Decreased Pension

Normally, a surviving dependent is entitled to a survivor allowance equivalent to 50% of a contributor's pension. However, now the contributor, prior to retirement may elect to receive a reduced pension in order to increase the survivor allowance to 55, 60, 65, 70 or 75%. The amount by which the contributor's pension is reduced will be determined by the actuaries of the Teachers' Superannuation Commission according to individual circumstances. This direction must be made in writing at least two years prior to retirement, and the increased survivor allowance will not take effect if the contributor should die prior to retirement.

## The role of the Teachers' Superannuation Commission

The Teachers' Superannuation Commission, explains Chairman Jim Thompson, is "the body empowered to administer the Teachers' Superannuation Act." It collects contributions from teachers and government, invests them, and pays out benefits as described in the Act. It is not, however, involved in determining benefit levels. And, Thompson says, while it played an advisory role in the discussions leading to the current revisions, particularly in recommending some needed administrative changes, it otherwise remained in the background. The Commission is not run

directly by the government, or for that matter the Ontario Teachers' Federation. It is, Thompson says, a "separate entity, although it's composed of representatives appointed by the Ministry of Education, and representatives elected by the various affiliates of the OTF. Of course, we answer to the government. And we consult with the OTF on all kinds of matters because they represent the people we're trying to service."

Under the existing Act, there are six government representatives compared to five from the

OTF. That apparent government majority, however, includes the Chairman, who votes only in the event of a tie. And, Thompson says, "in twelve years as Chairman I've never had to vote to break a tie. So you can see that there's been a consensus all along."

The revised Act provides for an equal number of government and OTF representatives. But, Thompson says, "I don't expect things will change very much. I think we'll continue to show that exceptionally high degree of harmony."

##### Reinstatement for Transfer of Credits

Reciprocal agreements exist between all provincial teachers' plans for the transfer of pension contributions, excluding British Columbia's plan which has a separate, no money transfer agreement. The new Act allows former Ontario teachers to reinstate previously withdrawn contributions to the Teachers' Superannuation Plan, along with any interest owing, for the purpose of transfer into a reciprocating teachers' pension plan. Previously it was necessary to work a minimum of 20 days in Ontario before such reinstatement could take place, but the new Act now recognizes this 20-day service period if it is in the reciprocating jurisdiction. This amendment will improve portability arrangements between provincial plans.

##### Employee Contributions While Receiving Long Term Income Protection Payments

Under the existing Act, the Teachers' Superannuation Commission can accept employee contributions to the Fund only from the insurer of an individual receiving benefits for disability under a Long Term Income Protection Plan (LTIP). Under the new Act, the Commission will be

able to accept contributions from the employer or former employer. In the case of individuals receiving benefits under a LTIP established under the Public Service Act, it will be able to accept contributions from the Government of Ontario.

##### Escalated Contributions from LTIP Beneficiaries

A disabled individual may collect benefits under a Long Term Income Protection Plan for many years before applying for a pension. However, unless contributions to the Teachers' Superannuation Plan escalate over that period, the final pension may well be inadequate. Currently, the Teachers' Superannuation Plan can accept escalated contributions from approved LTIPs that provide escalated benefits. Few plans, however, contain such escalation provisions because of the great expense involved. The new Act permits the Plan to accept escalated contributions from approved insurers' employers or from contributors, whether or not the LTIP benefits are escalated. This will ensure that a disabled teacher's pension will be based on a current salary level, as if the teacher had remained in service rather than on the capped salary base in the last year of service prior to disability.

##### Supplementary Benefit Plans

This new provision permits the Teachers' Superannuation Commission to administer Supplementary Retirement Allowance Plans negotiated between a board and its teachers. Such a plan, which would be funded by the individual board, might provide a teacher who retires prior to age 65 with an annual "bridging" supplement to age 65, approximately equivalent to the amount by which the pension is reduced to take into account CPP entitlement. This amendment will allow boards more staffing flexibility in offering incentives for early retirement, in their efforts to combat the effects of declining enrolment.

##### Annualization of Part-Time Salaries

The Teachers' Superannuation Act has broken new ground in pension plan reform by incorporating a new formula to determine a more equitable average salary base for part-time teachers.

Previously, in order to determine the best seven years salary for a part-time teacher, the amount earned for the best 1400 days was totalled. In most cases, the

accumulated 1400 days spanned more than seven years. Thus, a part-time teacher's average salary was based over longer periods and on lower salary years than for full-time teachers.

Now, notwithstanding the number of days worked in a year, a part-time teacher's earnings in a year will be annualized in a ratio of salary and days worked to the full-time work period for a similar position. The best five annual salaries will then be averaged.

This new method of annualization is a more equitable approach to determining an average salary base for all part-time teachers and will result in a higher pension calculation. The provision is also being closely studied by other pension plans across the country since it is one of the first to legislate an annualized salary treatment for occasional and part-time workers. This trend is generally receiving more support from public and private sectors.

##### Composition of the Teachers' Superannuation Commission

Under the new Act, the number of members of the Commission appointed by the Minister of Education is reduced from six to five, thus giving equal representation to teachers and government. The five teacher representatives will continue to be elected from among the membership of the five affiliates of the Ontario Teachers' Federation, but the Chairman of the Commission, instead of being appointed by the Minister, will now be elected from teacher and government commissioners in alternate years. To reflect the reduced size of the Commission, the quorum is reduced from eight to seven.

##### Administration of Short-Term Investments

The Commission will now have greater flexibility in managing the Teachers' Superannuation Fund. The custodian of the Fund, the Treasurer of Ontario, will be able to authorize the Commission, at the request of the Minister of Education, to invest any part of the Fund, for any period up to 12 months, in specified securities defined under the Financial Administration Act.

##### Duties of the Commission

The new Act defines the responsibilities and duties of the Commission for the purpose of ensuring the continuity and effectiveness of the many procedures and systems which are necessary for the administration of the Act.

Previously, the Commission was not empowered or required

## Many groups are part of administering the plan

Some teachers have expressed surprise at the intensive involvement of the Ministry of Education in the revisions to the Teachers' Superannuation Plan. After all, isn't that plan run by the school boards? Or by the Ontario Teachers' Federation?

Many different groups, in fact, play a part in administering the plan and in ensuring that it remains up-to-date and relevant. The school boards collect and forward teachers' contributions to the body responsible for administering the plan, the Teachers' Superannuation Commission. The Ontario Teachers' Federation, as the representative of the great majority of plan members, participates in the running of the Commission, and has of course been heavily involved in the process of discussion leading up to the current revisions.

Still, the Government of Ontario, through the Ministry of Education, certainly has a role to play too. As Frank Kidd, Execu-

tive Director of Finance and Administrative Services for the Ministry of Education points out, "it has been involved as sponsor of the plan since its inception."

The government plays a role on a number of different levels. The most basic of these levels is financial. Currently, the government pays considerably more than half the cost of the plan: \$288 million in 1981, for example, including special payments to cover past unfunded liability, as compared to teachers' contributions of \$183 million. The new benefit improvements, along with other changes in financial arrangements, will cost the government an additional \$92 million a year once they are fully implemented.

As the sponsor and primary backer of the plan, then, the government clearly has a vested interest in ensuring that it is well-administered, and that it has the necessary financial stability

to meet its obligations. But as Kidd points out, the government's role goes beyond the merely fiscal. It must also address "policy issues that effect the health of the teaching profession as a whole, such as declining enrolments." The government has an overview on these issues that no individual school board could provide, and that overview was expressed in the current revisions.

Finally, Kidd observes, "the Teachers' Superannuation Plan is one of the largest pension plans in Canada. It was important that any changes should be consistent with modern thought on pension plan reform. And all the changes that have been made are consistent."

In the final analysis, the Teachers' Superannuation Plan is a partnership between teachers and government. And in that arrangement, the government could hardly be expected to remain a silent partner.



to follow up on many of the administrative procedures specified in the Act, which has resulted in data gaps and out-of-date information and references being retained in the statute. With the new and expanded mandate, the Commission will not only be responsible for administering pension benefits, but also for ensuring that all participants defined in the Act are complying with the terms and conditions of the legislation and that the Act provisions remain accurate and equitable.

#### **Rationalization of Procedures for Designated Private Schools and Organizations**

The existing Act, while clearly specifying procedures in the case of private school teachers, is much less clear on the subject of employees of designated organizations. The new Act rationalizes the procedures for employees of these organizations to mirror the treatment of private school teachers.

#### **Treatment of Occasional Teachers**

One issue that clearly needed to be resolved was the treatment of occasional teachers returning to work on a part-time basis after retirement. Under the existing Act, a retired teacher awaiting the commencement of a pension who returns to work even for a single day must again contribute to the Teachers' Superannuation Fund. In doing so, however, that teacher forfeits the escalation portion of benefits under the Superannuation Adjustment Benefits Act (SABA), introduced in 1975. To correct this situation, the new Act changes the definition of "employed" for SABA purposes. A teacher may now return to work for up to 20 days in a school year without interrupting the SABA escalation calculated from the last day of regular employment in education. This change will benefit retired teachers on a deferred pension who elect to work occasionally, as well as the schools that will be able to take advantage of the availability of these experienced teachers.

#### **Legislation**

Since the Teachers' Superannuation Act was last revised in 1975, a number of important amendments reflecting specific changes to other legislation have been made. These include amendments to the Family Law Reform Act, the Succession Law Reform Act, the Financial Administration Act and the Pension Benefits Act. It was necessary to bring the Teachers' Superannuation Act into line with these legislative changes and the process of doing so has led to some significant improvements to the plan.

#### **Common Law Marriages**

The revised Act reflects both the Family Law Reform Act and the Succession Law Reform Act in replacing the term "widow or widower" with "spouse" for the purposes of the survivor allowance. "Spouse" in this context is defined by the Family Law Reform Act to include common law marriages. As a result, a person who, under the above Acts, is deemed to be a common law spouse can now receive a survivor allowance from the Plan.

#### **Marriage After Retirement**

It is now possible for a former

contributor to the Plan who marries after retirement to elect to designate the new spouse as a dependent entitled to a survivor allowance. The contributor, within 90 days of the marriage, must inform the Commission in writing of this election. The actuaries of the fund will then reduce the contributor's pension, based on individual circumstances, to provide for the dependent's allowance. This election is permitted however, only if there are no dependent children who would otherwise have been eligible to receive the allowance.

#### **Survivor Allowance After Remarriage**

In compliance with pension plan reform reflected in other public and private legislation, the provision in the previous Act to terminate a survivor's allowance upon the remarriage of the survivor, has been removed from the statute.

Survivors to whom an allowance is due, are now entitled to receive this allowance for their lifetime. Furthermore, all those whose survivor's allowances have been terminated because of remarriage, may now have the allowance reinstated. These people are requested to apply to the Commission in writing with an application for reinstatement.

#### **Entitlement at 65 With Less Than 10 Years Service**

An individual who begins teaching after age 55, although required to contribute to the Teachers' Superannuation Fund, cannot complete the 10 years of service necessary to qualify for a pension. In the past, the teacher's contributions have been returned at retirement, along with 3% interest, compounded semi-annually. Under the revised Act, the teacher will now receive an amount equivalent to twice the contributions plus interest calculated annually at the "Fund rate" — the rate of return for the Fund's investments, for the contributions credited to the teacher for each year and on any accumulated balance of previous contributions.

This new provision will eliminate the inequity of requiring the teacher to make full contributions where only partial benefits will ever be returned. Thus, the previous lost investment potential for such teachers will be eliminated since they will now receive a more equitable interest return not only on their contributions, but also on the matching Government contributions made to their credit.

#### **Financial Changes**

The revised Act contains a number of financial amendments. The most important of these is an increase in the matching contribution rate. However, several other changes will also improve the financial status of the Fund in terms of its ability to meet current and future obligations.

#### **New Matching Contribution Rate**

The matching employer/employee contribution rate will be raised from the current 6% to 6.9% (including integration with the Canada Pension Plan) effective September 1st 1984. An increase in contribution rates was necessary to place the fund on a sounder financial basis. The new rate will be sufficient not only to do this but also to cover the cost of the improved benefits

on a long-term basis. For a teacher earning \$35,000 a year, the increased cost will be about \$315 a year before tax — or about \$205 after tax, assuming a 35% tax rate. That is a relatively small price to pay when set against the very significant improvements in benefits in many areas.

In respect of the cost of retroactive benefit entitlement for those teachers who retired subsequent to May 31, 1982, the Government will assume this financial responsibility and include it in the special annual unfunded liability payments.

#### **Other Financial Changes**

##### **Interest on Government Contributions**

Currently, the Government pays interest at the rate of 6% on late matching contributions to the Teachers' Superannuation Fund. For administrative reasons, the Government's matching contributions are made in the year following the teachers' contributions. Under the new Act, instead of this 6% interest rate, the Government will now pay interest at the "debenture rate" prevailing

at the date the contributions were made, as though the contributions had been in the Fund at that time. This change alone will cost the Government an additional \$15 million a year once the full impact is realized and it will greatly improve the Fund's future financial status.

##### **Change in Calculation of Fund Rate**

With the exception of certain short-term investments, the Teachers' Superannuation Fund is wholly invested with the Government of Ontario. In the past, the interest rate paid on these investments was based on the average interest rate for Ontario Government debentures issued in the previous fiscal year. While this system worked well when the Government was making frequent debenture issues, and when interest rates were more stable, it failed to reflect the extreme volatility of rates over a twelve-month period experienced in recent years. As a result, the Government will now pay interest based on the current market value return on Government debentures, as determined by transac-

tions in secondary markets for Government bonds.

##### **Timing of Teacher Contributions**

Currently, school boards and other employers are required to forward the teachers' payroll contributions to the Teachers' Superannuation Commission on or before the 15th day of the month next following the month in which they were deducted. Under the new Act, employers will be required to deliver to the Commission these contributions on or before the last day of the month in which the contributions were deducted. Moreover, the Commission will now charge a penalty of 4% above the Bank of Canada prime rate on late payments.

##### **Obligations of Private Schools and Organizations**

Designated private schools and organizations will now be required to make payments toward any increase in the "unfunded liability base" in the Teachers' Superannuation Fund in respect of their staff members who are contributors to the Fund.

## **Pension plan is financially sound**

In any pension plan, it is the members approaching retirement who are most keenly interested in benefits improvements. Younger members, while welcoming the prospect of improved benefits, tend to have a more immediate concern, which is simply: "Will the plan still be able to pay me a pension when I retire?" This is a perfectly natural concern, and a central issue in all pension plan legislation.

In some pension plans, of the "money purchase" variety, employee and employer contributions over the years, along with accumulated interest, are simply used to purchase an annuity on retirement. In such a plan the final pension will by definition be determined by the amount of accumulated contributions and interest. The Teachers' Superannuation Plan, however, is of the "defined benefit" variety. Here, the final pension benefit is clearly defined in advance in terms of a particular formula. Obviously, very careful administration and constant monitoring over the years are required to ensure that contributions and earnings are sufficient to match with those pre-defined obligations.

To ensure that defined benefit pension plans can meet all their obligations, not just to current pensioners but also to all current fund contributors when they retire in the future, provincial law requires that all such plans must be valued at least every three years by professional actuaries. To arrive at this valuation, actuaries must make a series of complex long-range projections — about fund earnings, inflation, turnover of fund members, mortality, average age of retirement, average number of years of service, and so on. To the extent that a particular plan falls short of the ability to meet, or "fund", all its current and future obligations, according to these actuarial projections, it is said to have "unfunded liability". The trustees of the plan must then take steps to rectify the situation.

These rules are intended to protect employees. If a company went bankrupt, for example, and its fund was unable to meet all its obligations, both current and future pensioners would obviously suffer.

This concern might not seem to apply to the Teachers' Superannuation Plan. After all, the main sponsor of that plan is the Ontario government, and as David Brown, of Teachers' Superannuation Commission actuaries Eckler, Brown, Segal and Co. points out, "a government isn't going to go out of business as a private company might." Indeed, many provincial governments specifically exclude teachers' and other public service plans from the obligation to fully fund all their liabilities.

However, since 1965, Brown explains, "the Ontario government has adopted the position of trying to behave much like a private employer. To an extent that many other governments have not done, it is funding for the true cost of the benefits within the teacher's lifetime. And that provides an added measure of security." Since 1965 the government has been making a series of special additional payments, on top of its regular matching contributions to the plan, to wipe out past unfunded liability.

Between 1978 and 1981, for example, such special payments were running at \$119 million annually, and from 1982 to 1984 in excess of \$40 million annually. Further payments are scheduled for the next fifteen years. "Actually," Brown says, "it's a bit of a misnomer to call it unfunded liability. That's the correct technical term. But it's liability that has been recognized and that is being funded very rapidly."

These large government payments, along with high fund earnings in recent years, have already made tremendous inroads into the accumulated unfunded liability. In 1978, for example,

the unfunded liability still stood at over \$1 billion, as compared to total fund assets of \$2.9 billion. By 1981 unfunded liability had fallen to \$433 million, compared to total assets of \$4.8 billion, a much smaller proportion of the whole.

It should also be stressed that current contributions to the fund comfortably exceed current benefits payments, and that this positive cash flow will continue for many years to come. Contributions in 1982 were \$471 million, compared to benefit payments of \$137 million. Moreover, accumulated contributions continue to earn interest, so that total revenues exceeded total disbursements by \$824 million in 1982.

The Government of Ontario, as already noted, has assumed full responsibility for all past unfunded liability in the Teachers' Superannuation Fund, and will continue to make special payments to wipe out this deficit. At the same time, to ensure the future financial stability of the fund, further increases in that unfunded liability could not be permitted. And as partners in the Teachers' Superannuation Fund, teachers, as much as government, share in the responsibility of protecting the fund's ability to meet all its obligations.

Even prior to the introduction of the new benefits incorporated in the revision of the Act, the matching contribution rate for teachers and government, at 6%, had become insufficient to allow the fund to meet its obligations to new members. Without some increase in the contribution rate, a further upswing in unfunded liability would undoubtedly have resulted. The new matching contributions rate of 6.9%, along with other financial changes, will be sufficient not only to cover the cost of the improved benefits but also to prevent any further increase in unfunded liability. It will therefore place the plan on a much sounder financial basis.



## Scarborough plans week-long bicentennial showcase



Students at Scarborough's Grey Owl Junior Public School came to the school in costumes representing their culture and family heritage during the school's Heritage Week celebration.

To mark Ontario's Bicentennial of Settlement, the Scarborough Board of Education has planned a week-long showcase of historical and cultural activities during Heritage Week, February 13 to 17.

An annual event, Heritage Week has been given new significance this year because of the Bicentennial, with special emphasis on programs that examine the growth and development of Ontario from 1784 to the present.

In addition to Bicentennial observances in all schools, the board has planned special events at the Scarborough Civic Centre, including official opening ceremonies, a music festival, folk dancing, and public viewing of citizenship court graduation sessions for New Canadian students.

Preparations for Heritage Week included a professional development seminar for more than 120

teachers, each representing a Scarborough school.

Keynote speaker was Charles Humber, noted educator and historical enthusiast, who also serves as president of the United Empire Loyalist Association of Canada. In an address on the rigours endured by the Loyalists, whom he identified as Canada's original "boat people", Mr. Humber criticized the cynicism of some Canadians concerning the past.

Emphasizing the ethnic diversity of the Loyalists, he noted that from this beginning Ontario had progressed logically to today's multicultural society.

Recalling some accounts of Ontario's Loyalist Centennial observances in 1884, Mr. Humber said there may have been a tendency, a hundred years ago, to misrepresent the Loyalists as members of a heroic super-race. But the Loyalist image as per-

ceived today is that of a refugee who fled a war-torn and violent society in the Thirteen American Colonies of 1784.

Mr. Humber urged teachers to avoid cynicism and to strive for pride of country in their classrooms. To assist in these aims, the UEL Association offers print materials and speakers for educational purposes. The association's flagship project for the Bicentennial is publication of *Loyal She Remains*, a substantial and beautiful volume of pictorial and written history. (The UEL Association is headquartered at 40 Prince Arthur Avenue, Toronto.)

The Scarborough Board of Education appointed Fred C. McFadden, the board's history co-ordinator, to take charge of Bicentennial observances. Dressed as a town crier of the early 1800s, Mr. McFadden provided advice and resource materials for teachers at the

Maryvale seminar. Teachers also had opportunities to gather teaching materials at an educational marketplace — tables that filled the school's gym.

Historical costumes were abundant that day. Maryvale principal Harry Hunkin and the board's social studies consultant, Ken Cox, appeared in pioneer garb, as did some Maryvale pupils.

Teachers attending the seminar came away with shopping bags full of resource materials, including flags, buttons, outlines of classroom activities, a historical quiz booklet, a large resource book on Canadian heritage, publications of the federal and provincial governments and posters for classroom use.

The Bicentennial theme will be emphasized in murals to be painted in Scarborough schools during Heritage Week. Following the lead of professional artists visiting the schools, pupils and teachers planned to illustrate their community's pioneer beginnings.

Coinciding with Heritage Week is the start of Scarborough's three-

week music festival, involving 16,000 vocal and instrumental students in a non-competitive event. Music co-ordinator Frank Daley said Canadian songs and compositions are deliberately emphasized in the event in keeping with the theme of Heritage Week. Thousands of music students are set to participate in the City of Scarborough's Arts Festival, a Bicentennial celebration scheduled for May and June.

Mr. Daley's department provided three music resource booklets to the teachers attending the Maryvale seminar. A teaching unit on pioneer songs is outlined in one booklet, songs of Canada's Native peoples in another, and ethnic songs of other nationalities in the third.

The music of Ontario's pioneers was a major theme of the Scarborough teacher's seminar. Canadian folksinger Rick Avery and his group demonstrated authentic period songs such as *Land of the Silver Birch* to provide suitable musical accompaniment for Bicentennial activities.

## University enrolment increases

Enrolment at Ontario's 15 universities has increased by more than four percent this year.

Preliminary enrolment figures show full-time undergraduate enrolment in the universities, Ryerson Polytechnical Institute and the Ontario College of Art is up 4.3 percent over last year. More than 165,000 undergrad-

uates are involved in full-time studies, 6,859 more than last year. Part-time undergraduate enrolment has increased by 2.26 percent for a total of 88,633.

Full-time graduate enrolment increased by 673 or 4.02 percent for a total of 17,434 while part-time graduate enrolment rose by 0.14 percent to 11,878.

## Simcoe board plans busy bicentennial

**BARRIE** — Ontario's Bicentennial of Settlement has special significance for Simcoe County schools, for it was in this area that Ontario's recorded history began with the arrival of the first Europeans in 1639.

John Bearcroft, Bicentennial activities co-ordinator for the Simcoe County Board of Education said the observances for 1984 will mark not only the United Empire Loyalist influx of 1784, but also the rich heritage of other settlers.

French Jesuit priests and their lay followers established the first European-style community near what is called Midland today. Although that original community lasted only 10 years, its historical importance is being celebrated as part of Bicentennial Year in Ontario.

The 19th century British Navy establishment at Penetanguishene is another of the important historic sites in this area. Lt. Governor John Graves Simcoe and French explorer Etienne Brule are among the historic figures connected to this region.

The Simcoe County Board is planning to involve all its students in activities that focus on the heritage and roots of all ethnic groups in the area, said Mr. Bearcroft.

Bicentennial activities already underway include a drama festival of student plays on local history, a music festival, an essay competition for high school students, and excursions to the many historic sites of the county, including a retracing of the historic Penetanguishene military road.

To promote Bicentennial awareness, the board has distributed a resource book, *Ontario's Heritage*, to all its schools. It is a collection of loose-leaf material outlining possible activities.

The resource book was prepared by five Simcoe County teachers, under the direction of Mr. Bearcroft, for use in teaching history and geography.

Another noteworthy project is a Bicentennial festival of historical drama, co-ordinated by Aimé Dion, a teacher of English and drama at Barrie North Collegiate.

Five secondary and 12 elementary schools in the county are participating in the drama festival which will culminate in a full day of performances at the Georgian College Theatre on May 9.

One elementary and one high school play will then be selected to enter Playback 200, a provincial showcase of Bicentennial drama, sponsored by the Lincoln County Board of Education at Niagara-on-the-Lake in June.

Topics of the student plays deal with the arrival of settlers, the founding of communities, historical events, archaeology, cemetery exploration, etc. The plays are being developed according to the methods of Robert Shipley, the St. Catharines freelance writer and teacher who is co-ordinating the Playback 200 festival.

The Playback 200 Festival will take place June 2, 3 and 4, on a temporary stage erected inside Fort George. In addition to plays from Barrie schools, entries are expected from schools in Toronto, Belleville, St. Catharines and other communities.

## Lambton board plans bicentennial time capsule

The Lambton County Board of Education plans to bury a time capsule in a ceremony with 25,000 students as part of its Bicentennial celebrations.

"This time capsule is not for future generations, it's for us," explains Allen Wells, director of education at the Lambton board. "It lets us consider how we want to be remembered and what we want to be remembered for."

The students themselves will select what is to be put into the capsule, under the careful eye of their teachers. The ceremony is scheduled to take place May 26.

Mr. Wells recalls the story a few years ago about a U.S. school that buried a time capsule with student contributions. One student had included a book of Polish jokes. When word leaked about the book, a controversy erupted which resulted in the time capsule being exhumed and the book removed.

"Needless to say, we'll be watching the contributions closely," he said.

A number of dignitaries have been invited, including the Queen herself. The Mayor of Sarnia has asked the Queen, who will be visiting Brantford this summer, to add the ceremony to her itinerary.

According to Norm Reid, the Ministry of Education's representative on the provincial Bicentennial committee, Lambton County has one of the most highly developed programs of Bicentennial activities in the province.

For example, the Lambton board has prepared a kit of 43 Bicentennial ideas relating to subject areas of school curriculum which students are encouraged to pursue. Among them are such projects as interviewing local historians, displaying antiques, exhibiting paintings of the Loyalist era, preparing foods, sewing together Loyalist-era fashions, conducting square dances, and studying early newspapers.

The board has also encouraged schools to conduct major theme studies in which students in kindergarten through Grade 8 work together on projects using the enterprise method. In a typical Sarnia school for example, the 415 students in the school would be divided into 20 groups representing several grades. They might investigate the significance of Ontario's symbols such as the trillium and the red ensign, or discuss their family origins and heritage.

The board is also using a log

cabin in one of the county's parks and a local museum for visits and class projects.

Mr. Wells notes that the adults have not been forgotten in Lambton's Bicentennial program. Sarnia will be the site of a conference on the Bicentennial theme sponsored by the public and separate school boards, and Lambton College of Applied Arts and Technology.

Its theme is "From where have we come, where are we going". The conference will be held on May 25 and 26 on the Lambton College campus.

"We've tried to organize activities which support the Bicentennial theme 'to celebrate together'," Mr. Wells adds.

Explaining Lambton's spirited efforts on behalf of the Bicentennial, Wells said that "I have the support of a committee of trustees and teachers who believe if you're going to do something, you might as well do it well."

"We also felt the Bicentennial was a good way to develop a sense of unity among the schools by employing a central theme which could be sustained throughout the year," Mr. Wells said.

The Lambton board has organized over 50 Bicentennial events during the coming year.



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## An Informal History of the Land and Its People

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